Companies that manufacture similar products or offer similar services often belong to an industry association. These associations help resolve problems between their member companies and consumers. Most also provide consumer information through publications and web sites.

If you have a problem with a company and cannot resolve it by working directly with that firm, ask if the company is a member of an association. Then, check this section to see if the association is listed. If the association is not included here, your local library has reference materials to help you find the appropriate contact.

# Accrediting Council for Independent Colleges and Schools (ACICS)

750 First St., NE, Ste. 980 Washington, DC 20002 202-336-6780

Fax: 202-842-2593 e-mail: info@acics.org www.acics.org

Association of accredited career schools training in business and business-related subjects.



919 18th St., NW Washington, DC 20006 202-466-8611

e-mail: susie@afsamail.org

www.afsaef.org

The AFSA Education Foundation develops personal money management educational materials to help the public understand the credit process, seek help if credit problems occur, and realize the benefits of responsible money management.

#### **Alliance of Automobile Manufacturers**

1401 Eye St., NW, Ste. 600 Washington, DC 20005 202-326-5500

Fax: 202-326-5598 www.autoalliance.org

The Alliance of Automobile Manufacturers represents the common interests of its members on a broad range of public policy issues. Through the Alliance, members are able to convey this commitment as well as the industry's accomplishments and its positions on issues to the public, the government, the media and other interested parties.

# American Apparel Manufacturers Association

1601 North Kent St., Ste. 1200 Arlington, VA 22209 Toll free: 1-800-520-2262

Fax: 703-522-6741

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Member of SOCAP International, see page 45.

www.apparelandfootwear.org Membership: Manufacturers of clothing.

### **American Arbitration Association**

335 Madison Ave., 10th Fl. New York, NY 10017 Toll free: 1-800-778-7879

www.adr.org

A not-for-profit public service organization committed to the resolution of disputes through arbitration, mediation, concilation and other voluntary procedures. Through its 37 offices in the U.S. and Europe, the AAA provides a forum for the hearing of disputes, rules and procedures and a roster of impartial experts to resolve cases.

# ★ American Association of Homes and Services for the Aging

2519 Connecticut Ave., NW Washington, DC 20008-1520

202-783-2242

e-mail: info@aahsa.org

www.aahsa.org

AAHSA is committed to advancing the vision of healthy, affordable, ethical aging services for America. The association represents 5,600 mission-driven, not-for-profit nursing homes, continuing care retirement communities, assisted living and senior housing facilities, and community service organizations.

### **American Bankers Association**

1120 Connecticut Ave., NW Washington, DC 20036 202-663-5000

ZUZ-003-3000

Toll free: 1-800-BANKERS

Fax: 202-663-7578 www.aba.com

The American Bankers Association is the largest banking trade association in the country. Its membership includes community, regional, and money center banks as well as savings associations, trust companies, and savings



Provided financial support for the publication of the Consumer Action Handbook.

banks. It will provide consumer education materials on request.

#### **American Bar Association**

740 15th St., NW Washington, DC 20005 202-662-1680

Fax: 202-662-1683

e-mail: dispute@abanet.org

www.abanet.org

Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

### **American Collectors Association**

PO Box 39106

Minneapolis, MN 55439-0106

952-926-6547 Fax: 952-926-1624

www.acainternational.org

Membership: credit grantors, debt collectors, attorneys and industry service providers employing credit and collection professionals. Each member adheres to a stringent code of ethics. A complaint resolution program is available.

### **American Council of Life Insurers**

101 Constitution Ave., Ste. 700 Washington, DC 20001-2133 202-624-2000

Toll free: 1-800-942-4242 (Consumer Helpline)

Fax: 202-624-2319 www.acli.com

Trade association of over 500 insurance companies that provide life insurance, pensions and annuities, long-term care, and disability income insurance.

#### **American Fence Association**

800 Roosevelt Rd., Bldg C, Ste. 20 Glen Ellyn, IL 60137 630-942-6598

Toll free: 1-800-822-4342 Fax: 630-790-3095

www.americanfenceassociation.com

The AFA is a national trade association for the fence industry and has over 2,000 members nationwide. Members are fence contractors, retailers, wholesalers, suppliers and manufacturers

#### **American Health Care Association**

1201 L St., NW Washington, DC 20005 202-842-4444 Toll free: 1-800-321-0343 (Bookstore Only)

Fax: 202-842-3860 www.ahca.org

Membership: State associations of long-term health care facilities. Also, associate business membership program for health related businesses.

# American Institute of Certified Public Accountants

Professional Ethics Division Harborside Financial Center

201 Plaza III

Jersey City, NJ 07311-3881

Toll free: 1-888-777-7077 (Ethics Hotline)

e-mail: ethics@aicpa.org

www.aicpa.org

Membership: Professional organization of accountants certified by the states and territories

# American Moving and Storage Association (AMSA)

1611 Duke St. Alexandria, VA 22314 703-683-7410

Fax: 703-683-7527 e-mail: info@moving.org

www.moving.org

The professional moving industry's national trade association offers a consumer website, including a new Mover Referral Service. It also sponsors an arbitration service (dispute settlement program) helping consumers resolve loss and damage claims on interstate moves.

## American Orthotic and Prosthetic Association

330 John Carlyle St., Ste. 200 Alexandria, VA 22314 571-431-0876 ext. 233

Fax: 571-431-0899 e-mail: info@aopanet.org

www.aopanet.org

The American Orthotic and Prosthetic Association is a national trade association committed to providing high quality, unprecendented business services and products to O&P professionals. Since our founding in 1917, we have worked diligently to establish ourselves as the voice for O&P businesses. AOPA membership consists of over 1,800 O&P companies, suppliers, and affiliates who design, fabricate, fit and supervise the use of orthoses (orthopedic braces) and prostheses (artificial limbs).

### American Society of Travel Agents, Inc.

Consumer Affairs 1101 King St., Ste. 200 Alexandria, VA 22314 703-739-2782

Fax: 703-684-8319 www.astanet.com

Membership: Travel agents.

### **America's Community Bankers (ACB)**

900 19th St., NW, Ste. 400 Washington, DC 20006 202-857-3100

Fax: 202-296-8716 www.acbankers.org

ACB is the national trade association for 2,000 savings and community financial institutions and related business firms. ACB makes information developed by its members on consumer financial services, housing, finance, and community development available free of charge.

### **Better Hearing Institute (BHI)**

515 King St., Ste. 420 Alexandria, VA 22314

703-684-3391

Toll free: 1-800-EAR-WELL

Fax: 703-684-6048

e-mail: mail@betterhearing.org

www.betterhearing.org

A nonprofit educational organization, BHI informs persons with impaired hearing and the general public about hearing loss and available help through medicine, surgery, amplification, and other rehabilitation. Membership: professionals and others who help persons with impaired hearing.

# Blue Cross and Blue Shield Association

Consumer Affairs 1310 G St., NW Washington, DC 20005

202-626-4780 Fax: 202-626-4833 www.bluecares.com

Membership: Local Blue Cross and Blue Shield plans in the United States, Canada and

Jamaica.

# Boat Owners Association of The United States, BOAT/ U.S.

Caroline Ajootian, Director, Consumer Protection Bureau 880 South Pickett St. Alexandria, VA 22304-0730 703-823-9550 Fax: 703-461-4671

e-mail: consumerprotection@boatus.com

www.boatus.com

The Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry, Boat/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

## **Career College Association (CCA)**

10 G St., NE, Ste. 750 Washington, DC 20002

202-336-6700 Fax: 202-336-6828 e-mail: cca@career.org www.career.org

Membership: Career-specific post secondary

education institutions.

### **Carpet and Rug Institute**

310 Holiday Ave. PO Box 2048 Dalton, GA 30720 706-278-3176

Toll free: 1-800-882-8846 Fax: 706-278-8835

e-mail: communications@carpet-rug.com

www.carpet-rug.com

Membership: Manufacturers of carpets, rugs, bath mats; suppliers of raw materials and serv-

ices to the industry.

# Children's Advertising Review Unit (CARU)

Council of Better Business Bureaus, Inc. 70 West 36th Street, 13th Floor

New York, NY 10018 866-334-6272, ext.111 e-mail: caru@caru.bbb.org

www.caru.org

Handles consumer complaints about truth and accuracy of advertising directed to children under 12 years of age.

## **Consumer Electronics Association (CEA)**

2500 Wilson Blvd. Arlington, VA 22201-3834

703-907-7600

Toll free: 1-866-858-1555 Fax: 703-907-7601 e-mail: cea@ce.org

www.ce.org

CEA, a sector of the Electronic Industries Alliance (EIA), represents more than 600 U.S. companies involved in the development, manufacturing and distribution of audio, video, mobile

electronics, communications, information technology, multimedia and accessory products, as well as related services, that are sold through consumer channels. Combined, these companies account for more than \$60 billion in annual sales.

### **Credit Union National Association (CUNA)**

5710 Mineral Point Rd. Madison, WI 53701 608-231-4308

Toll free: 1- 800-356-9655 Fax: 608-232-8240 e-mail: ethayer@cuna.com

www.cuna.org

Serves more than 90% of credit unions through credit union leagues in all 50 states and the District of Columbia. Credit unions are cooperative non-profit financial institutions owned and controlled by members; they belong to credit union leagues, which belong to CUNA.

## ★ Direct Marketing Association (DMA)

Consumer Affairs 1111 19th St., NW, Ste. 1100 Washington, DC 20036 202-955-5030

Fax: 202-955-0085

e-mail: consumer@the-dma.org

www.the-dma.org

Membership: Companies who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast on-line advertising. DMA operates the Consumer Line, Mail Preference Service and Telephone Preference Service.

#### e-mail Preference Service (e-MPS)

www.dmaconsumers.org

The e-Mail Preference Service (e-MPS) is a free consumer service sponsored by The Direct Marketing Association (DMA) designed to cut down on the amount of unsolicited commercial email consumers receive in their e-mail inboxes. Consumers can register online at www.dmaconsumers.org.

#### Mail Preference Service

PO Box 643 Carmel, NY 10512 202-861-2409 www.dmaconsumers.org

Handles written requests for name removal from most national advertising mailing lists.

### Telephone Preference Service

PO Box 1559

Carmel, NY 10512

www.dmaconsumers.org

Handles written requests for name and telephone number removal from most national telemarketing lists.

### **Direct Selling Association (DSA)**

1275 Pennsylvania Ave., NW

Ste. 800

Washington, DC 20004

202-347-8866 Fax: 202-347-0055 e-mail: info@dsa.org www.dsa.org

Membership: Companies that manufacture and distribute consumer products person-to-person and through home-party plans using independent salespeople. All members comply with the DSA Code of Ethics which protects consumers of direct selling products as well as the sellers of the products and opportunities.

### **Distance Education and Training Council**

1601 18th St., NW Washington, DC 20009

202-234-5100 Fax: 202-332-1386 e-mail: detc@detc.org www.detc.org

Membership: Home study (correspondence) schools.

#### Financial Planning Association (FPA)

Offices in Atlanta, Denver, and Washington 4100 E. Mississippi Ave., Ste. 400

Denver, CO 80246-3053 Toll free: 1-800-647-6340 Fax: 303-7590749

e-mail: fpa@fpanet.org

www.fpanet.org

The Financial Planning Association (FPA) is the membership organization for the financial planning community. Its members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be a CFP licensee.

### Food Marketing Institute (FMI)

655 15th St. N.W., Ste. 700 Washington, DC 20005 202-452-8444 www.fmi.org

FMI conducts programs in research, education, industry relations and public affairs on behalf of its members—grocery retailers and wholesalers.

### **Hearing Industries Association**

515 King St., Ste. 420 Alexandria, VA 22314

703-684-5744 Fax: 703-684-6048

e-mail: hipaa@hearing.org.

www.hearing.org

Membership: Companies engaged in the manufacture and/or sale of hearing aids, their components, parts, and related products and services.

## Household Goods Forwarders Association of America, Inc. (HHG-FAA)

2320 Mill Rd., Ste. 102 Alexandria, VA 22314 703-684-3780

Fax: 703-684-3784 e-mail: info@hhgfaa.org.

www.hhgfaa.org

The Household Goods Forwarders Association of America, Inc. represents movers and forwarders who handle commercial, government and military shipments of household goods. HHG-FAA is dedicated to fostering an industry-wide commitment to the highest standards.

#### **Insurance Information Institute**

Jeanne Salvatore, Consumer Affairs 110 William St., 24th Floor New York, NY 10038 212-346-5555

Toll free: 1-800-331-9146 e-mail: jeannes@iii.org

www.iii.ora

The National Insurance Consumer Helpline is a resource for consumers with automobile, homeowners and life insurance questions. The Helpline is open Monday through Friday from 8 a.m. to 8 p.m., EST.

# International Cemetery and Funeral Association

Cemetery Consumer Service Council PO Box 2028

PU BOX 2028

Reston, VA 20195-0028

703-391-8407 Fax: 703-391-8416 www.icfa.org/ccsc.htm

The Cemetery Consumer Service Council is an industry-sponsored dispute resolution program.

Other consumer information is available concerning cemetery practices and rules.

#### **Monument Builders of North America**

Greg Patzer, Executive Vice President 401 North Michigan Ave., Ste. 2200

Chicago, IL 60011-4267 Toll free: 1-800-233-4472 Fax: 312-673-6732

e-mail: info@monumentbuilders.org

www.monumentbuilders.org

Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

# Mortgage Bankers Association of America

Consumer Affairs 1919 Penn. Ave., N.W Washington, DC 20006 202-557-2700 www.mbaa.org

Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and loan associations.

### **National Advertising Division**

Council of Better Business Bureaus, Inc.
70 W 36th St., 13th Floor
New York, NY 10018
e-mail: sharris@nad.bbb.org
www.nadreview.org
Handles complaints about the truth and accuracy of national advertising.

# National Association of Home Builders

Member Service Center 1201 15th St., NW Washington, DC 20005 202-266-8200 ext 0

Toll free (outside DC area): 1-800-368-5242

e-mail: info@nahb.com

www.nahb.com

Membership: Single- and multi-family home builders, commercial builders and others associated with the building industry.

# National Association of Insurance Commissioners (NAIC)

Government Relations 444 North Capitol St., NW, Ste. 701 Washington, DC 20001

202-624-7790 Fax: 202-624-8579

www.naic.org

NAIC is the organization of insurance regulators from the 50 states, the District of Columbia and the four U.S. territories. One of its primary functions is consumer protection. It produces a number of guides which are distributed to insurance departments and directly to consumers upon request.

# National Association of Personnel Services (NAPS)

PO Box 2128

The Village At Banner Elk, Ste. 108 Banner Elk, NC 28604

828-898-4929 Fax: 828-898-8098 www.napsweb.org

Membership: Private employment agencies.

# National Association of Professional Insurance Agents

400 North Washington St. Alexandria, VA 22314 703-836-9340

e-mail: piainfo@pianet.org

www.PIANET.com

Provides consumers practical advice on personal insurance buying through its national outreach program.

#### **National Association of Realtors (NAR)**

430 North Michigan Ave.

Chicago, IL 60611 312-329-8200

Toll free: 800-874-6500 www.realtor.com

Website offers property ads, home buying and selling tips, real estate news, information about using a Realtor and more. NAR will also refer you to your local realty board for assistance in resolving disputes.

# National Association of Security Dealers

Office of Dispute Resolution 65 Broadway, 27th Floor New York, NY 10006 212-858-4400

Fax: 212-858-4429

e-mail: ciletters@nasd.com

www.nasdadr.com

Third-party dispute resolution forum, including both arbitration and mediation solutions, for the resolution of monetary and business disputes between investors and securities firms.

#### **National Food Processors Association**

Brian Folkerts, Vice President of Government Affairs and Communications 1350 I. St. N.W., Ste. 300 Washington, DC 20005 202-639-5900

e-mail: nfpa@nfpa-food.org www.nfpa-food.org

Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

## National Funeral Directors Association

13625 Bishop's Drive Brookfield, WI 53005-6607

262-729-1880

Toll free: 1-800-228-6332 e-mail: nfda@nfda.org

www.nfda.org

Third party dispute resolution program for complaints regarding funeral homes.

### National Futures Association

200 West Madison St. Chicago, IL 60606-3447

312-781-1370

Toll free (outside IL): 1-800-621-3570

Fax: 312-781-1467

e-mail: information@nfa.futures.org

www.nfa.futures.org

Contact NFA regarding disputes with futures commission merchants, commodity trading advisors, commodity pool operators, introducing brokers, and associated individuals.

# ★ National Home Equity Mortgage Association (NHEMA)

1301 Pennsylvania Ave. NW

Ste. 500

Washington, DC 20004

202-347-1210

www.nhema.org

Founded in 1974, NHEMA is committed to keeping consumers informed and able to take advantage of the benefits afforded by home equity mortgages. Today, NHEMA represents 350 member companies in all 50 states, employing tens of thousands of people and providing needed credit to millions of Americans. NHEMA has a free consumer website designed to help borrowers borrow smart and avoid problems: www.borrowsmart.com

### **National Turkey Federation**

1225 New York Ave., Ste. 400 Washington, DC 20005 202-898-0100

Fax: 202-898-0203

e-mail: info@turkeyfed.org

www.eatturkey.com

Membership: Turkey growers, hatcheries, breeders, processors, marketers, and allied industry

firms and poultry

## **North American Consumer Protection Investigators (NACPI)**

c/o VA Office of Consumer Affairs 1100 Bank Street, Ste. 1100 Richmond, VA 23219 804-786-1566

Fax: 804-371-7479

e-mail: rharris@vdacs.state.va.us

NACPI provides training and support for consumer protection investigators in government agencies at all levels. NACPI does not investigate individual consumer complaints, but helps investigators share information of mutual concern.

## **North American Securities Administrators Association, Inc.** (NASAA)

750 First St, NE, Ste. 1140 Washington, DC 20002

202-737-0900 Fax: 202-783-3571 e-mail: info@nasaa.org www.nasaa.org

NASAA is an international organization devoted to investor protection. Its membership consists of the 66 state, provincial and territorial securities administrators in the 50 states, the District of Columbia, Canada, Mexico and Puerto Rico. In the United States, NASAA is the voice of the 50 state securities agencies responsible for the grass-roots investor protection, investor education and efficient capital formation.

#### **Photo Marketing Association**

3000 Picture Place Jackson, MI 49201 517-788-8100

Toll free: 1-800-762-9287 Fax: 517-788-8371 www.pmai.org

Membership: Retailers of photo equipment, film and supplies; firms developing and printing film.

### Soap and Detergent Association

1500 K St., NW, Ste. 300 Washington, DC 20005

202-347-2900 Fax: 202-347-4110 www.cleaning101.com

The Soap and Detergent Association has been educating consumers about the important link between health and hygiene since 1926. Free/low cost, practical information is available to consumers, educators and health professionals on hand hygiene, home and fabric care, and cleaning to control allergies and asthma. In addition to printed maerials, SDA distributes an electronic newsletter containing tips and trends from the industry to help consumers understand the safe, effective and responsible use of cleaning products.

## Tire Association of North America

1532 Pointer Ridge Place, Ste. G

Bowie, MD 20716-1883

301-430-7280

Toll free: 1-800-876-8372 Fax: 301-430-7283

e-mail: info@tireindustry.org

www.tana.net

Membership: Independent tire dealers and

retreaders.

#### **Toy Industry Association Inc.**

1115 Broadway, Ste. 400 New York, NY 10010 212-675-1141

Fax: 212-633-1429 www.toy-tia.org

Membership: North American toy manufactur-

### **United States Tour Operators Association**

275 Madison Ave., Ste. 2014 New York, NY 10016 212-599-6599

Fax: 212-599-6744

e-mail: information@ustoa.com

www.ustoa.com

Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel serv-